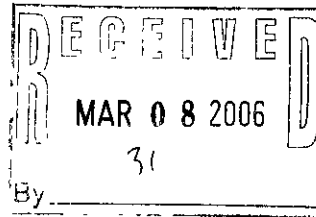


Collier Shannon Scott



Collier Shannon Scott, PLLC
Washington Harbour, Suite 400
3050 K Street, NW
Washington, DC 20007
202 342 8400 TEL
202 342 8451 FAX

March 7, 2006

Robert E. Feldman
Executive Secretary
Attn: Comments/Legal ESS
Room 3060
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429

Re: Request to Testify at Hearing on Wal-Mart Stores, Inc.
FDIC Application # 20051977

Dear Executive Secretary Feldman:

I request to testify at the FDIC's hearing in Washington, DC on the application of Wal-Mart Stores, Inc. for an Industrial Loan Company charter. My testimony will be on behalf of the Sound Banking Coalition.

The Sound Banking Coalition's goal is to close the ILC loophole in the Bank Holding Company Act. This application in particular, however, raises major policy issues that the Coalition would like the opportunity to address in the FDIC's hearing.

As requested, the contact information for me and for the Sound Banking Coalition are as follows:

Tom Bliley
Collier Shannon Scott PLLC
3050 K Street, NW
Suite 400
Washington, DC 20007
(202) 342-8429 (phone)
(202) 342-8451 (fax)
tbliley@colliershannon.com

Thank you for your willingness to hold this hearing and for your attention to this request.

Sincerely,


Thomas J. Bliley, Jr.